

Accepting Remote Applications

While it is the company's preference to have agents meet with their clients on a face to face basis, we recognize that the changing business environment places demands on the need for a remote application process. Therefore, with prior approval by your National Life Group Field Leader, we will allow applications to be taken remotely if the below requirements are met.

Remote Applications Sales Requirements

	Life	Annuity
Applications: Maximum Face Amount / Issue Ages	\$2,000,000 / Ages 18 – 50 \$1,000,000 / Ages 51 – 60 \$250,000 / Ages 61 – 65	\$250,000 / Ages 18 – 65
Application Completion Guidelines	<ul style="list-style-type: none"> Requires the use of Skype, Facetime, or other acceptable video conferencing method during the sales process. The agent should note in the comments section of the agent's statement "app completed via video-conferencing". 	<ul style="list-style-type: none"> Requires the use of Skype, Facetime, or other acceptable video conferencing method during the sales process. The agent should note in the remarks section of the application "app completed via video-conferencing". We will accept applications taken over the phone but the agent needs to verify the client's identity through video conference (selfie with photo ID).
Required Materials	<ul style="list-style-type: none"> eApp required (only permitted in states and with products where approved) Illustration is required – save time by launching the eApp directly from the illustration system. The illustration will automatically integrate with your eApp and populate those fields. Client signature via email or screen share. 	<ul style="list-style-type: none"> eApp required (only permitted in states and with products where approved) Illustration is required – save time by launching the eApp directly from the illustration system. The illustration will automatically integrate with your eApp and populate those fields. Client signature via email or screen share.
Business Instructions	<ul style="list-style-type: none"> Must be licensed in the state that the policy owner resides in if different from agent resident state. Follow state regulation regarding in home visits and applicable state of execution guidelines. Obtaining a hand signed transfer form: Other carriers do not accept a digitally signed transfer, therefore, the agent will need to send signature pages to policy owner and ensure their remittance back to NLG. 	<ul style="list-style-type: none"> Must be licensed in the state that the policy owner resides in if different from agent resident state. Follow state regulation regarding in home visits and applicable state of execution guidelines. Obtaining a hand signed transfer form: Other carriers do not accept a digitally signed transfer, therefore, the agent will need to send signature pages to policy owner and ensure their remittance back to NLG. Provide instructions for Flex policy owners who need to complete a salary reduction agreement with their employer, the agent cannot complete this on their behalf.

National Life Group reserves the right to not accept remote applications at any time.

Products issued by

National Life Insurance Company® | Life Insurance Company of the Southwest®

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